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JUN 10 2005

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****Serial No.:** 09/990,842**Conf. No.:** 2704**Filing Date:** 11/21/2001**Art Unit:** 3629**Applicant:** Moskowitz et al.**Examiner:** Nelson, F.A.**Title:** SECURE METHOD AND SYSTEM FOR  
DETERMINING CHARGES AND ASSURING  
PRIVACY**Docket No.:** CHA920010021US1  
(IBM-0038)**COMMISSIONER FOR PATENTS****DESTINATION FACSIMILE NUMBER:** 703-872-9306

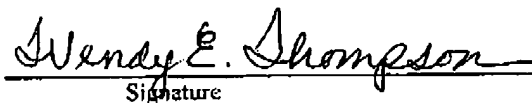
Transmitted herewith is:

**Amendment in 11 pages**

in the above identified application.

**CERTIFICATION OF FACSIMILE TRANSMISSION**

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Applicants: Moskowitz et al.

Art Unit: 3629

Serial Number: 09/990,842

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Title: **SECURE METHOD AND SYSTEM FOR DETERMINING CHARGES  
AND ASSURING PRIVACY**

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Mail Stop Amendment  
Commissioner For Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

**AMENDMENT**

Introductory Comments

Dear Sir:

This paper is being filed in response to the Office Action dated 3/10/05.

Reconsideration and allowance are respectfully requested in view of the following  
amendments and remarks.